

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JEWEL J. OUTLAW

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-24752

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/31/2015 and confirmed on 3/7/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|----------|------------------|
| Total Receipts | | 97,576.04 |
| Less Refunds to Debtor | 2,305.13 | |
| TOTAL AMOUNT OF PLAN FUND | | 95,270.91 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,001.00 | |
| Trustee Fee | 4,634.84 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 7,635.84 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|----------------|--|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | PNC BANK NA Acct: 6507 | 0.00 | 38,128.73 | 0.00 | 38,128.73 |
| | CITIZENS BANK NA(*) Acct: 0852 | 0.00 | 12,731.44 | 0.00 | 12,731.44 |
| | WELLS FARGO BANK NA Acct: XXTLAW | 0.00 | 0.00 | 0.00 | 0.00 |
| | CREDIT UNION LOAN SOURCE Acct: 7817 | 15,819.79 | 15,819.79 | 1,426.69 | 17,246.48 |
| | FIDELITY BANK Acct: 1970 | 0.00 | 0.00 | 0.00 | 0.00 |
| | | | | | 68,106.65 |

| | | | | | |
|-----------------|---|----------|----------|------|------|
| Priority | | | | | |
| | RODNEY D SHEPHERD ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | JEWEL J. OUTLAW Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | JEWEL J. OUTLAW Acct: | 2,305.13 | 2,305.13 | 0.00 | 0.00 |
| | LAW OFFICES OF RODNEY SHEPHERD Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | RODNEY D SHEPHERD ESQ Acct: | 3,001.00 | 3,001.00 | 0.00 | 0.00 |

*** N O N E ***

| | | | | | |
|------------------|--|--------|--------|------|--------|
| Unsecured | | | | | |
| | SALLIE MAE Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | NAVIENT SOLUTIONS INC Acct: XXXXXXXXXXX8361 | 0.00 | 883.50 | 0.00 | 883.50 |
| | NAVIENT SOLUTIONS INC Acct: XXXXXXXXXXX8361 | 0.00 | 449.50 | 0.00 | 449.50 |
| | NAVIENT SOLUTIONS INC Acct: XXXXXXXXXXX8361 | 0.00 | 217.00 | 0.00 | 217.00 |
| | DUQUESNE LIGHT COMPANY* | 231.96 | 179.08 | 0.00 | 179.08 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 7817 | | | | |
| | MIDLAND FUNDING LLC | 635.76 | 490.84 | 0.00 | 490.84 |
| | Acct: 8983 | | | | |
| | MIDLAND FUNDING LLC | 1,114.64 | 860.56 | 0.00 | 860.56 |
| | Acct: 8778 | | | | |
| | ECAST SETTLEMENT CORP | 7,595.07 | 5,863.77 | 0.00 | 5,863.77 |
| | Acct: 3840 | | | | |
| | UPMC COMMUNITY MEDICINE INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2920 | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES, LL | 1,210.78 | 934.78 | 0.00 | 934.78 |
| | Acct: 6150 | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES, LL | 7,159.87 | 5,527.78 | 0.00 | 5,527.78 |
| | Acct: 7180 | | | | |
| | NATIONAL CREDIT SYSTEM | 1,224.50 | 945.38 | 0.00 | 945.38 |
| | Acct: 8725 | | | | |
| | BILL ME LATER INC A/S/F SYNCHRONY B, | 924.07 | 713.43 | 0.00 | 713.43 |
| | Acct: 6652 | | | | |
| | SEARS/CITI CARD USA*++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3058 | | | | |
| | UNION PLUS CREDIT CARD++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1005 | | | | |
| | AMERICAN INFOSOURCE LP AGENT FOR | 96.13 | 74.22 | 0.00 | 74.22 |
| | Acct: 0001 | | | | |
| | MIDLAND FUNDING LLC | 1,546.66 | 1,194.10 | 0.00 | 1,194.10 |
| | Acct: 1490 | | | | |
| | FIDELITY BANK | 1,547.16 | 1,194.48 | 0.00 | 1,194.48 |
| | Acct: 1970 | | | | |
| | PEOPLES NATURAL GAS CO LLC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | NAVIENT SOLUTIONS INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |

19,528.42

TOTAL PAID TO CREDITORS

87,635.07

TOTAL CLAIMED

PRIORITY 0.00

SECURED 15,819.79

UNSECURED 23,286.60

Date: 03/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JEWEL J. OUTLAW

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-24752

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jewel J. Outlaw
Debtor

Case No. 15-24752-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 29, 2021

User: dsaw
Form ID: pdf900

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Jewel J. Outlaw, 722 Mellon Street, Pittsburgh, PA 15206-2404 |
| cr | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860 |
| 14204523 | ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262 |
| 14190259 | + Fidelity Bank, Weltman, Weinberg & Reis, Co., L.P.A., 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842 |
| 14161501 | Fidelity Bank, P.O. Box 105690, Atlanta, GA 30348-5690 |
| 14158652 | ++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, Elan, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408 |
| 14158662 | Union Plus Credit Card, P.O. Box 71104, Charlotte, NC 28272-1104 |
| 14158663 | + Verizon, c/o North Shore Agency, P.O. Box 9221, Old Bethpage, NY 11804-9021 |
| 14158665 | Walmart Mastercard/Synb, P.O. Box 960024, Orlando, FL 32896-0024 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 30 2021 04:33:00 | Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919 |
| cr | Email/PDF: rmscedi@recoverycorp.com | Mar 30 2021 03:30:11 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| cr | + Email/Text: bncmail@w-legal.com | Mar 30 2021 04:36:00 | Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132 |
| 14195466 | Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Mar 30 2021 03:07:42 | American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14158646 | Email/PDF: gecsed@recoverycorp.com | Mar 30 2021 03:05:52 | BP Visa/Synb, P.O. Box 530942, Atlanta, GA 30353-0942 |
| 14158648 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 30 2021 04:33:00 | Citizens Bank, P.O. Box 42008, Providence, RI 02940-2008 |
| 14238272 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 30 2021 04:33:00 | Citizens Bank, N.A., 1 Citizens Drive, ROP15B, Riverside, RI 02809 |
| 14228997 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Mar 30 2021 04:35:00 | COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14158647 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 30 2021 03:07:05 | Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037 |
| 14158649 | + Email/Text: bankruptcydepartment@tsico.com | Mar 30 2021 04:37:00 | Community Medicine/Univ. of Pgh. Physic., c/o Transworld Systems, Inc., P.O. Box 15273, |

District/off: 0315-2

User: dsaw

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Date Rcvd: Mar 29, 2021

Form ID: pdf900

Total Noticed: 36

| | | | |
|----------|---|----------------------|--|
| | | | Wilmington, DE 19850-5273 |
| 14238940 | + Email/Text: kburkley@bernsteinlaw.com | Mar 30 2021 04:37:00 | Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14158654 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 30 2021 03:30:12 | Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010 |
| 14158655 | Email/Text: bankruptcy@nationalcreditsystems.com | Mar 30 2021 04:33:00 | JAI Property Management, c/o National Credit Systems, Inc., P.O. Box 312125, Atlanta, GA 31131-2125 |
| 14207930 | + Email/Text: bankruptcydpt@mcmcg.com | Mar 30 2021 04:36:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14187772 | Email/PDF: pa_dc_claims@navient.com | Mar 30 2021 03:30:08 | Navient Solutions, Inc, PO BOX 9640, Wilkes-Barre, PA 18773-9640 |
| 14237903 | Email/Text: Bankruptcy.Notices@pnc.com | Mar 30 2021 04:34:00 | PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14158658 | Email/Text: Bankruptcy.Notices@pnc.com | Mar 30 2021 04:34:00 | PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820 |
| 14236943 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 30 2021 03:06:58 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14158657 | Email/PDF: gecsed@recoverycorp.com | Mar 30 2021 03:05:51 | PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658 |
| 14162997 | Email/PDF: rmscedi@recoverycorp.com | Mar 30 2021 03:19:06 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14952597 | + Email/Text: bncmail@w-legal.com | Mar 30 2021 04:36:00 | SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 14158659 | Email/PDF: pa_dc_claims@navient.com | Mar 30 2021 03:30:07 | Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500 |
| 14158660 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 30 2021 03:19:24 | Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055 |
| 14158661 | Email/PDF: gecsed@recoverycorp.com | Mar 30 2021 03:29:06 | Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061 |
| 14161502 | Email/Text: bankruptcy@culoansource.com | Mar 30 2021 04:34:00 | The Credit Loan Source, P.O. Box 105387, Atlanta, GA 30348-5387 |
| 14173097 | Email/Text: bankruptcy@culoansource.com | Mar 30 2021 04:34:00 | The Credit Union Loan Source, LLC, 1669 Phoenix Parkway-Suite 110, College PArk, GA 30349 |
| 14158652 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Mar 30 2021 04:36:00 | Elan, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408 |
| 14158664 | Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com | Mar 30 2021 04:33:00 | Verizon, P.O. Box 920041, Dallas, TX 75392-0041 |

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--------------------------------|
| cr | | Duquesne Light Company |
| cr | | Fidelity Bank |
| cr | | PNC BANK, NATIONAL ASSOCIATION |
| 14158650 | | Credit Loan Source |

District/off: 0315-2

User: dsaw

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Date Rcvd: Mar 29, 2021

Form ID: pdf900

Total Noticed: 36

| | |
|----------|--|
| 14158651 | Deja Francis |
| 14158653 | Fidelity Bank |
| 14158656 | ## Navient, P.O. Box 9720, Wilkes Barre, PA 18773-9720 |

TOTAL: 6 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Andrew F Gornall | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION andygornall@latouflawfirm.com |
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com |
| Garry Alan Masterson | on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com |
| James P. Valecko | on behalf of Creditor Fidelity Bank jvalecko@weltman.com PitEcf@weltman.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| Rodney D. Shepherd | on behalf of Debtor Jewel J. Outlaw rodsheph@cs.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com |

TOTAL: 9